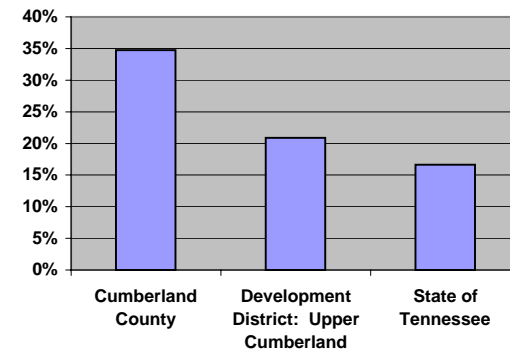


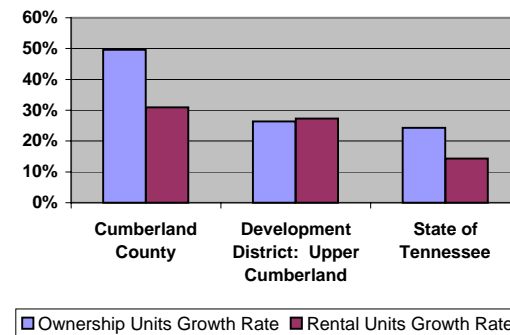
Population and Housing Market Profiles: Cumberland County

	Cumberland County	Development District: Upper Cumberland	State of Tennessee
POPULATION			
<i>Census 2000 Population</i>	46,802	304,998	5,689,283
<i>1990-2000 Population Growth Rate</i>	34.7%	20.9%	16.7%
MINORITY POPULATION			
African American population			
<i>Census 2000</i>	84	4,251	953,349
<i>1990-2000 Growth Rate</i>	100.0%	21.9%	22.5%
Asian & Pacific Islander population			
<i>Census 2000</i>	183	1,628	73,505
<i>1990-2000 Growth Rate</i>	273.5%	118.5%	130.9%
Hispanic population			
<i>Census 2000</i>	578	6,416	123,838
<i>1990-2000 Growth Rate</i>	366.1%	455.0%	278.2%
HOUSING UNITS & VACANCY			
Ownership Units			
<i>Census 2000</i>	15,727	93,047	1,561,363
<i>Ownership Units Growth Rate</i>	49.7%	26.4%	24.3%
<i>Owner Market Vacancy rates</i>	2.5	1.1 to 3	2.0
Rental Units			
<i>Census 2000</i>	3,781	29,431	671,542
<i>Rental Units Growth Rate</i>	31.0%	27.3%	14.3%
<i>Renter Market Vacancy rates</i>	11.1	5 to 12.5	8.8
AGE OF HOUSING STOCK			
<i>Percent of units built before 1960</i>	11.4%	20.3%	25.4%
<i>Percent of units built after 1990</i>	36.0%	27.8%	23.5%

1990-2000 Population Growth Rate



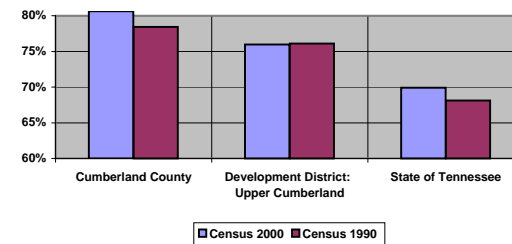
HOUSING UNITS GROWTH RATE



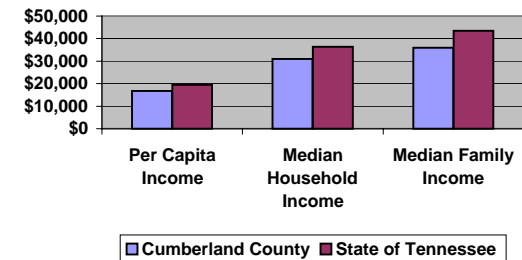
Population and Housing Market Profiles: Cumberland County

	Cumberland County	Development District: Upper Cumberland	State of Tennessee
HOME OWNERSHIP RATES			
<i>Census 2000</i>	80.6%	76.0%	69.9%
<i>Census 1990</i>	78.4%	76.1%	68.1%
MINORITY HOMEOWNERSHIP RATES			
African American			
<i>Census 2000</i>	68.4%	57.9%	50.5%
<i>Census 1990</i>	75.0%	63.0%	47.3%
Asian & Pacific Islander			
<i>Census 2000</i>	63.2%	43.1%	50.3%
<i>Census 1990</i>	57.1%	33.2%	45.1%
Hispanic			
<i>Census 2000</i>	44.1%	33.5%	35.8%
<i>Census 1990</i>	56.7%	52.9%	48.6%
1999 Income (2000 Census)			
<i>Per Capita Income</i>	\$16,808	\$12,999 to \$17,497	\$19,393
<i>Median Household Income</i>	\$30,901	\$23,238 to \$35,625	\$36,360
<i>Median Family Income</i>	\$35,928	\$28,856 to \$41,645	\$43,517
Income Growth during the 1990s			
<i>Per Capita Income</i>	72%	N/A	58%
<i>Median Household Income</i>	51%	N/A	47%
<i>Median Family Income</i>	53%	N/A	47%
Poverty Status in 2000			
<i>Persons below Poverty Level</i>	6,788	47,840	746,789
<i>Families below Poverty Level</i>	1,614	10,519	160,717
<i>% of Persons below Poverty Level</i>	14.7%	16.0%	13.5%

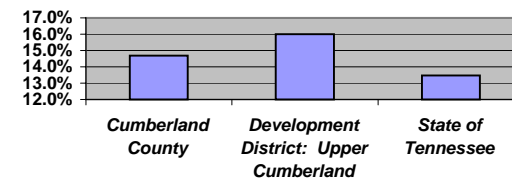
Homeownership Rates: 1990 & 2000



Income Statistics (2000 Census)



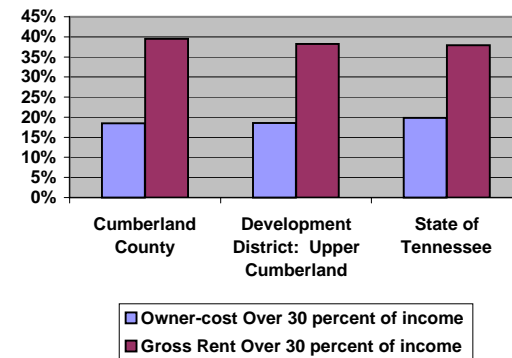
% of Persons below Poverty Level



Population and Housing Market Profiles: Cumberland County

	Cumberland County	Development District: Upper Cumberland	State of Tennessee
Home Values & Owner Cost Burden			
2000 median home value	\$91,400	\$55,800 to \$92,600	\$93,000
1990-00 increase in home value	88.5%	N/A	60.3%
Owner-cost Over 30 percent of income	18.5%	18.6%	19.9%
Owner-cost Over 37 percent of income	14.0%	13.8%	14.5%
Gross Rent & Rent Burden			
2000 median Gross Rent	\$418	\$241 to \$441	\$505
1990-00 increase in Gross Rent	41.2%	N/A	41.5%
Gross Rent Over 30 percent of income	39.5%	38.2%	37.9%
Gross Rent Over 37 percent of income	32.6%	31.2%	30.2%
Units with Other Housing Problems			
Lacking complete plumbing facilities	106	1,114	14,340
Lacking complete kitchen facilities	130	966	13,324
Over crowding (over 1 person per room)	297	2,567	61,191
House Heating Fuel Used in 2000			
Electricity	36.3%	46.9%	52.1%
Utility Gas	43.0%	31.7%	36.0%
Bottled or LP Gas	13.0%	13.1%	7.2%
Recent Movers (2000 Census)			
Moved into the unit in 1999 or later	17.5%	18.7%	20.7%
Moved into the unit in 1995 or later	48.9%	46.5%	49.6%
Moved into the unit in 1990 or later	68.7%	63.3%	65.7%
Mobile Home Units (2000 Census)			
	4,498	26,363	268,876

Housing Cost Burden in 2000



House Heating Fuel Used

